

In re:
Michael Edward Folajtar
Anabela Miranda Folajtar
Debtors

Case No. 20-14317-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Dec 08, 2023

Form ID: 3180W

Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Edward Folajtar, Anabela Miranda Folajtar, 3975 Dale Circle, Northampton, PA 18067-9508
14556865	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court., People First Federal Credit Union, 2141 Downyflake Lane, Allentown, PA 18103

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 09 2023 00:14:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 09 2023 00:14:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14573787	Email/PDF: resurgentbknofications@resurgent.com	Dec 09 2023 00:19:22	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14562125	+ EDI: DISCOVER	Dec 09 2023 05:09:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
14562720	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 09 2023 00:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14574896	+ EDI: LENDNGCLUB	Dec 09 2023 05:09:00	LendingClub Corporation, 595 Market Street Suite 200, San Francisco, CA 94105-2802
14556863	+ Email/Text: unger@members1st.org	Dec 09 2023 00:15:00	Members 1st Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
14572658	EDI: PRA.COM	Dec 09 2023 05:09:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14574965	+ Email/PDF: ebnotices@pnmac.com	Dec 09 2023 00:19:37	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14692238	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2023 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor PennyMac Loan Services LLC nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
JASON M. RAPA	on behalf of Debtor Michael Edward Folajtar jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com
JASON M. RAPA	on behalf of Joint Debtor Anabela Miranda Folajtar jrapa@rapalegal.com secretary@rapalegal.com;jheffelfinger@rapalegal.com;rapa.jasonr115952@notify.bestcase.com
MARISA MYERS COHEN	on behalf of Creditor PennyMac Loan Services LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
MARK A. CRONIN	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PennyMac Loan Services LLC mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Michael Edward Folajtar</u>	Social Security number or ITIN	xxx-xx-1970
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Anabela Miranda Folajtar</u>	Social Security number or ITIN	xxx-xx-4729
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-14317-pmm			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Edward Folajtar

Anabela Miranda Folajtar
fka Anabela Miranda Berardi

12/7/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.